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2101117-991100

occurred between the filing date of the prior application and the national or PCT international filing date of this application:

PRIOR UNITED STATES APPLICATIONS

We hereby declare that all statements made of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Application Serial Number	Filing Date	Status

001117-991100

POWER OF ATTORNEY

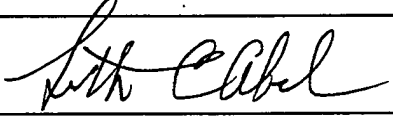
We hereby appoint the following attorney(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Barry N. Young (Reg. No. 27,774); Timothy W. Lohse (Reg. No. 35,255); Ramsey R. Stewart (Reg. No. 38,322); Sheila Kirschenbaum (Reg. No. 44,835); Travis L. Dodd (Reg. No. 42,491); Charles D. Gavrilovich, Jr. (Reg. No. 41,031); Gerald W. Maliszewski (Reg. No. 38,054); Hayward A. Verdun (Reg. No. 43,223); Armando Pastrana, Jr. (Reg. No. 44,997); Stephen E. Reiter (Reg. No. 31,192); Wayne P. Sobon (Reg. No. 32,438); Steven R. Sprinkle (Reg. No. 40,825); William N. Hulsey III (Reg. No. 33,402); Terrance A. Meador (Reg. No. 30,298); John Schlicher (Reg. No. 28,343); June M. Learn (Reg. No. 31,238); John Oskorep (Reg. No. 41,234); Timothy N. Ellis (Reg. No. 41,734); David R. Stevens (Reg. No. 38,626); William G. Goldman (Reg. No. 42,590); Derek J. Westberg (Reg. No. 40,872)

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Inventor's Full Name:	Dr. Luther C. Abel
Signature:	
Date:	6 July 2000
Residence: (City, State and/or country)	San Jose, California, U.S.A.
Citizenship:	United States of America
Post Office Address:	5267 Apennines Circle San Jose, CA 95138 U.S.A.

Inventor's Full Name:	Robert E. Cousins
Inventor's Signature:	<i>Robert Cousins</i>
Date:	<i>7/7/00</i>
Residence: (City, State and/or country)	Saratoga, California U.S.A.
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001117-991100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dr. Luther C. Abel et. al.

Serial No.: N/A

Art Unit: TBD

Filed: Herewith

Examiner: TBD

Title: SYSTEM & METHOD FOR CONSUMER CONTROL OVER CARD-BASED
TRANSACTIONS

Commissioner of Patents & Trademarks
Washington, DC 20231

INDEPENDENT INVENTOR'S DECLARATION

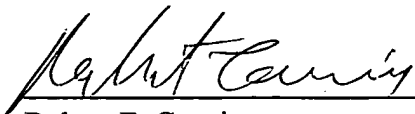
Dear Sir:

The undersigned Applicant for the above-referenced application hereby states in accordance with 37 CFR § 1.9 and 1.27 that he is an independent inventor who has not assigned, granted, conveyed or licensed, and who is under no obligation under contract or law to assign, grant, convey, or license, any rights in the invention described in the above-referenced application to any person who could not likewise be classified as an independent inventor if that person had made the invention, or to any concern who would not qualify as a Small Business Concern or a non-profit organization under 37 CFR § 1.9(c).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Dated: 7/7/00

Respectfully submitted,



Robert E. Cousins
14330 Cordwood Court
Saratoga, CA 95070

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Washington, DC 20231**INDEPENDENT INVENTOR'S DECLARATION**

Dear Sir:

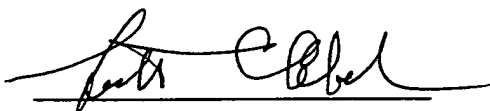
The undersigned Applicant for the above-referenced application hereby states in accordance with 37 CFR § 1.9 and 1.27 that he is an independent inventor who has not assigned, granted, conveyed or licensed, and who is under no obligation under contract or law to assign, grant, convey, or license, any rights in the invention described in the above-referenced application to any person who could not likewise be classified as an independent inventor if that person had made the invention, or to any concern who would not qualify as a Small Business Concern or a non-profit organization under 37 CFR § 1.9(c).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



Dated: 6 July 2000

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Luther C. Abel", written over a horizontal line.

Dr. Luther C. Abel
5267 Apennines Circle
San Jose, CA 95138